

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:

WILLIAM E. CZYZEWSKI, JR. and
ASHLEY E. CZYZEWSKI

Case No.:

24-13760 (ABA)

Chapter:

13

Judge:

Andrew B. Altenburg

NOTICE OF PROPOSED PRIVATE SALE

William E. Czyzewski, Jr. , Ashley E. Czyzewski , in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

Address of the Clerk: United States Bankruptcy Court
Federal Building & US Post Office
401 Market Street
Camden, NJ 08101

If an objection is filed, a hearing will be held before the Honorable Andrew B. Altenburg, Jr. on July 22, 2025 at 10:00 a.m. at the United States Bankruptcy Court, courtroom no. 4B, 400 Cooper Street, Camden, NJ 08101. (Hearing date must be at least 28 days from the date of this notice). If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

Description of property to be sold: 56 Thackery Court, Sewell, NJ 08080

Proposed Purchaser: Wells Fargo Bank N.A Trustee of the Alaire Ross Special Needs Trust

Sale price: \$774,900.00

☒ Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Name of Professional: Donna Brue of BHHS Fox & Roach Realtors

Amount to be paid: \$19,372.50

Services rendered: Listing the property for sale, obtaining prospective buyers, appearance at closing of title, providing information to and from title company, and dispensing advice to debtor regarding the sale of the property.

Buyer's Agent to be paid \$11,623.50 Commission from Sellers

Higher and better offers will be received. They must be in writing and filed with the clerk not later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: Rex J. Roldan, Esquire

Address: 900 Route 168, Suite I-4, Turnersville, NJ 08012

Telephone No.: (856) 232-1425

In re:
William E. Czyzewski, Jr.
Ashley E. Czyzewski
Debtors

Case No. 24-13760-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jun 20, 2025

Form ID: pdf905

Total Noticed: 84

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ William E. Czyzewski, Jr., Ashley E. Czyzewski, 56 Thackery Court, Sewell, NJ 08080-1414
cr	+ CarMax Business Services, LLC, 5555 Glenridge Connector, Suite 900, Atlanta, GA 30342-4762
520223256	+ Affirm, Inc., 622 Folsom Street, Floor 7, San Francisco, CA 94107-1305
520223263	+ CMG Financial, PO Box 77404, Ewing, NJ 08628-6404
520223264	+ College Avenue Student Loan, 4099 McEwen Road, Suite 7008, Farmers Branch, TX 75244-5030
520223280	+ Mariner Finance, LLC, 5851 Rt. 42 Plaza, Suite 16, Turnersville, NJ 08012-1460
520223286	+ Portnoy Schneck, LLC, 3705 Quakerbridge Road, Suite 116, Hamilton, NJ 08619-1288
520223289	+ Republic Bank, 175 W. Jackson Boulevard, Suite 1000, Chicago, IL 60604-2863
520223290	+ Schachter Portnoy, LLC, 3490 Route 1, Princeton, NJ 08540-5920
520415344	+ Wensley Homeowners Association, 46 Sussex Avenue, Sewell, NJ 08080-1233

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 20 2025 23:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 20 2025 23:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 20 2025 23:01:00	Freedom Mortgage Corporation, 11988 Exit 5 Pkwy, Bldg 4, Fishers, IN 46037-7939
520273452	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jun 20 2025 23:02:00	1st Financial Bank USA, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520223255	Email/Text: bankruptcynotice@1fbusa.com	Jun 20 2025 23:02:00	1st Financial Bank USA, PO Box 1100, North Sioux City, SD 57049-1100
520285756	Email/PDF: resurgentbknofications@resurgent.com	Jun 20 2025 23:35:25	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520223257	Email/PDF: bncnotices@becket-lee.com	Jun 20 2025 23:22:18	American Express, PO Box 981535, El Paso, TX 79998-1535
520263470	Email/PDF: bncnotices@becket-lee.com	Jun 20 2025 23:10:15	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520223258	Email/Text: bnc-aquafinance@quantum3group.com	Jun 20 2025 23:02:00	Aqua Finance Inc., PO Box 1143, Wausau, WI 54402-1143
520324575	Email/Text: bankruptcy@pepcoholdings.com	Jun 20 2025 23:02:00	Atlantic City Electric, Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
520223294	Email/Text: processing@tbobank.com	Jun 20 2025 23:01:00	The Bank of Orrick, 113 E. South Front Street,

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			Orrick, MO 64077
520223259	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 20 2025 23:10:39	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
520223261	Email/Text: CAF_Bankruptcy_Department@carmax.com	Jun 20 2025 23:01:00	CarMax Auto Finance, PO Box 440609, Kennesaw, GA 30160-9511
520227173	Email/Text: CAF_Bankruptcy_Department@carmax.com	Jun 20 2025 23:01:00	CarMax Auto Finance dba CarMax Business Services., 225 Chastain Meadows Court., Suite 210, Kennesaw, GA 30144
520223262	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 20 2025 23:03:00	CB Indigo, PO Box 4499, Beaverton, OR 97076-4499
520309380	Email/Text: BKelectronicnotices@cenlar.com	Jun 20 2025 23:01:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
520223260	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 20 2025 23:10:20	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
520255588	+ Email/PDF: ebn_ais@aisinfo.com	Jun 20 2025 23:09:56	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520301809	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 20 2025 23:11:28	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520223265	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 20 2025 23:02:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
520223266	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 20 2025 23:03:00	Concora Credit, PO Box 4477, Beaverton, OR 97076-4401
520223267	Email/PDF: creditonebknofications@resurgent.com	Jun 20 2025 23:09:56	Credit One Bank, NA, PO Box 98873, Las Vegas, NV 89193-8873
520223269	Email/Text: mrdiscen@discover.com	Jun 20 2025 23:00:00	Discover, PO Box 30943, Salt Lake City, UT 84130
520223279	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 20 2025 23:36:02	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
520223268	+ Email/Text: mrdiscen@discover.com	Jun 20 2025 23:00:00	Discover, PO Box 30396, Salt Lake City, UT 84130-0396
520265221	Email/Text: mrdiscen@discover.com	Jun 20 2025 23:00:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
520231168	Email/Text: mrdiscen@discover.com	Jun 20 2025 23:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520223272	Email/Text: BankruptcyNotices@firsttechfed.com	Jun 20 2025 23:00:00	First Tech Federal Credit Union, PO Box 2100, Beaverton, OR 97075-2100
520223270	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 20 2025 23:03:00	Feb Destiny, PO Box 4499, Beaverton, OR 97076-4499
520223271	Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 20 2025 23:22:07	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
520223273	^ MEBN	Jun 20 2025 22:58:13	Freedom, PO Box 15123, Wilmington, DE 19850-5123
520577096	Email/Text: Bankruptcy@Freedommortgage.com	Jun 20 2025 23:01:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 EXIT 5 PKWY, BLDG 4, Fishers, IN 46037-7939
520577097	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 20 2025 23:01:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 EXIT 5 PKWY, BLDG 4, Fishers, IN 46037-7939, Freedom Mortgage Corporation, Bankruptcy Department 46037-7939
520223274	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 20 2025 23:22:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
520223275	Email/Text: sbse.cio.bnc.mail@irs.gov		

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		Jun 20 2025 23:01:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520291067	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 20 2025 23:02:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520246839	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jun 20 2025 23:01:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520223276	Email/Text: bankruptcy@kashable.com	Jun 20 2025 23:00:00	Kashable LLC, 489 Fifth Avenue, 18th Floor, New York, NY 10017
520223277	+ Email/Text: bankruptcy.us@klarna.com	Jun 20 2025 23:01:00	Klarna Inc., 800 N. High Street, Suite 400, Columbus, OH 43215-1430
520223278	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 20 2025 23:10:26	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
520302110	Email/PDF: resurgentbknofications@resurgent.com	Jun 20 2025 23:21:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520307881	+ Email/Text: bankruptcy@marinerfinance.com	Jun 20 2025 23:01:00	MARINER FINANCE, 8211 Town Center Drive, Nottingham, MD 21236-5904
520223282	Email/Text: EBN@Mohela.com	Jun 20 2025 23:01:00	Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520412862	Email/Text: EBN@Mohela.com	Jun 20 2025 23:01:00	U.S. Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
520223281	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 20 2025 23:03:00	Milestone, PO Box 4499, Beaverton, OR 97076-4499
520223283	Email/Text: netcreditbnc@enova.com	Jun 20 2025 23:02:00	NetCredit, PO Box 206766, Dallas, TX 75320-6766
520223284	Email/PDF: cbp@omf.com	Jun 20 2025 23:10:56	OneMain, 601 NW 2nd Street, Evansville, IN 47708-1013
520232763	+ Email/PDF: cbp@omf.com	Jun 20 2025 23:09:17	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
520223285	Email/Text: bkrgeneric@penfed.org	Jun 20 2025 23:00:00	Pentagon Federal Credit Union, Box 1432, Alexandria, VA 22313-2302
520427161	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 20 2025 23:22:11	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
520427162	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 20 2025 23:21:47	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
520284024	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jun 20 2025 23:02:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520300629	+ Email/Text: bncmail@w-legal.com	Jun 20 2025 23:01:00	Prosper Funding LLC, C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101-2051
520223288	^ MEBN	Jun 20 2025 22:58:22	Prosper Marketplace, Inc., 221 Main Street, Suite 300, San Francisco, CA 94105-1909
520223287	^ MEBN	Jun 20 2025 23:00:00	Prosper Marketplace, Inc., PO Box 886081, Los Angeles, CA 90088-6081
520255048	Email/Text: bnc-quantum@quantum3group.com	Jun 20 2025 23:02:00	Quantum3 Group LLC as agent for, Aqua Finance Inc, PO Box 788, Kirkland, WA 98083-0788
520298530	Email/Text: bnc-quantum@quantum3group.com	Jun 20 2025 23:02:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
520299531	Email/Text: bnc-quantum@quantum3group.com	Jun 20 2025 23:02:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA

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520375900	Email/PDF: resurgentbknotifications@resurgent.com	Jun 20 2025 23:11:33	98083-0788 Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520375901	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 20 2025 23:37:01	Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, Resurgent Receivables LLC, c/o Resurgent Capital Services 29603-0587
520301904	Email/PDF: resurgentbknotifications@resurgent.com	Jun 20 2025 23:21:53	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520223291	Email/Text: Bankruptcy@sunrun.com	Jun 20 2025 23:02:00	Sunrun, Inc., 1800 W. Ashton Blvd, Lehi, UT 84043
520324576	Email/Text: bankruptcynotice@sjindustries.com	Jun 20 2025 23:01:00	South Jersey Gas Company, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577
520308834	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 20 2025 23:09:51	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520223292	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 20 2025 23:22:26	Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
520302619	Email/Text: bncmail@w-legal.com	Jun 20 2025 23:02:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520223293	+ Email/Text: bncmail@w-legal.com	Jun 20 2025 23:01:00	TD Bank USA, NA, c/o Target Card Services, PO Box 9500, Minneapolis, MN 55440-9500
520223295	Email/Text: bknotice@upgrade.com	Jun 20 2025 23:00:00	Upgrade, Inc., 2 North Central Avenue, 10th Floor, Phoenix, AZ 85004
520223296	Email/Text: EDBKNotices@ecmc.org	Jun 20 2025 23:00:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
520300220	Email/Text: bankruptcynotices@vivecard.com	Jun 20 2025 23:00:00	Vive Financial, PO Box 708670, Sandy, UT 84070
520223297	Email/Text: bankruptcynotices@vivecard.com	Jun 20 2025 23:00:00	Vive Financial, PO Box 708970, Sandy, UT 84070-8970
520269236	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jun 20 2025 23:21:56	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520264458	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jun 20 2025 23:22:02	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520223298	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jun 20 2025 23:11:33	Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347
TOTAL: 74			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520285757	*	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-1

User: admin

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor CMG Mortgage Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor Freedom Mortgage Corporation kimberly.wilson@brockandscott.com wbecf@brockandscott.com
Laura M. Egerman	on behalf of Creditor Pentagon Federal Credit Union laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Rex J. Roldan	on behalf of Debtor William E. Czyzewski Jr. roldanlaw@comcast.net, roldanlaw1@gmail.com
Rex J. Roldan	on behalf of Joint Debtor Ashley E. Czyzewski roldanlaw@comcast.net roldanlaw1@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor CarMax Business Services LLC wcraig@egalawfirm.com, mortoncraigecef@gmail.com;alapinski@egalawfirm.com

TOTAL: 9